



December 16, 2011

John Hancock's Repriced UL-G and SUL-G Products

EFFECTIVE JANUARY 3, 2012, UL-G 11 and SUL-G 11 will be repriced with premium increases of 12% at most issue ages. The new products will launch as UL-G 12 and SUL-G 12. Target premium levels on both products are increasing proportionally with the premium increases.

The Cash Value Advantage (CVA) rider will not be available on the new product. Going forward, consider John Hancock's Premier Life product for clients seeking guaranteed death benefit protection and strong cash values.

Illustration system updates reflecting the new pricing will be released on January 3, 2012.

NEW BUSINESS AND UNDERWRITING INFORMATION

To provide a transition period and secure issue of the current products, the following criteria must be met:

By January 13, 2012

John Hancock home office has received:

- A signed UL-G 11 or SUL-G 11 illustration and has made a tentative underwriting decision
OR
- An application for UL-G 11 or SUL-G 11 signed by the Insured and Owner (note: in cases where trusts are involved, the minimum requirement by January 13th is the insured's signature). An illustration on the case must also have been received by John Hancock as of January 13, 2012.

By March 2, 2012

- John Hancock has provided a final underwriting offer and received all administrative requirements to issue the policy.

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Premier Life policies automatically include a no-lapse guarantee called the Death Benefit Protection feature. This feature guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Death Benefit Protection Value remains greater than zero and policy debt never exceeds the Policy Value. Once terminated, the Death Benefit Protection feature cannot be reinstated. See the product technical guide for additional details.

Guaranteed product features are dependent upon the claims-paying ability of the issuer.

Insurance policies and/or associated riders may not be available in all states. Some riders may have additional fees and expenses associated with them.

Insurance products issued by John Hancock Life Insurance Company (USA), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.